

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF

Debtor: Jerry A Nardella

Case No. 17-31934 (JKS)  
Reporting Period: 09/01/2018 - 09/30/2018

**MONTHLY OPERATING REPORT**

File with Court and submit copy to United States Trustee within 20 days after end of month.

Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached	Affidavit/Supplement Attached
Schedule of Cash Receipts and Disbursements	MOR-1	X		
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1a	X		
Schedule of Professional Fees Paid	MOR-1b			
Copies of bank statements		X		
Cash disbursements journals		X		
Statement of Operations	MOR-2			
Balance Sheet	MOR-3			
Status of Postpetition Taxes	MOR-4			
Copies of IRS Form 6123 or payment receipt				
Copies of tax returns filed during reporting period				
Summary of Unpaid Postpetition Debts	MOR-4			
Listing of aged accounts payable	MOR-4			
Accounts Receivable Reconciliation and Aging	MOR-5			
Debtor Questionnaire	MOR-5			

I declare under penalty of perjury (28 U.S.C. Section 1746) that this report and the attached documents are true and correct to the best of my knowledge and belief.

Jerry A Nardella  
Signature of Debtor

10/18/18  
Date

\_\_\_\_\_  
Signature of Joint Debtor

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Authorized Individual\*

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re: Jerry A Nardella  
Debtor

Case No. 17-31934(JKS)  
Reporting Period: 09/01/2018 - 09/30/2018

### INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS

( This Form must be submitted for each Bank Account maintained by the Debtor )

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Month to Date Actual
Cash - Beginning of Month	18,986.58	
Jerry A Nardella account 6648		
<b>RECEIPTS</b>		
Wages (Net)		
Interest and Dividend Income		
Alimony and Child Support		
Social Security and Pension Income	1104.00	
Sale of Assets		
Other Income (attach schedule)	11600.00	
<b>Total Receipts</b>	12704.00	
<b>DISBURSEMENTS</b>		
<b>ORDINARY ITEMS:</b>		
Mortgage Payment(s)		
Rental Payment(s)		
Other Secured Note Payments		
Utilities		
Insurance Life Insurance-Nationwide	1475.00	
Insurance Life Insurance-John Hancock	1253.83	
Insurance Medical-JAN AETNA	225.66	
Insurance Silverscript JAN		
Auto Expense	310.00	
Lease Payments		
IRA Contributions		
Repairs and Maintenance	479.81	
Medical Expenses		
Household Expenses	0.00	
Charitable Contributions		
Other Professional	15.00	
Alimony and Child Support Payments		
Taxes - Real Estate		
Taxes - Personal Property		
Taxes - Other (attach schedule)		
Travel and Entertainment	850	
Gifts		
Other (attach schedule)	27065.86	
Total Ordinary Disbursements	31675.16	
<b>REORGANIZATION ITEMS:</b>		
Professional Fees		
U. S. Trustee Fees		
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items	0.00	
<b>Total Disbursements (Ordinary + Reorganization)</b>	31675.16	
<b>Net Cash Flow (Total Receipts - Total Disbursements)</b>	-18971.16	
<b>Cash - End of Month (Must equal reconciled bank statement)</b>	15.42	

FORM MOR-1 (INDV)  
(9/99)

*MY*

In re Jerry A Nardella  
Debtor

Case No. 17-31934 (JKS)  
Reporting Period: 09/01/2018 - 09/30/2018

**INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet**

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
<b>Other Income</b>		
Rainmaker Capital of Wallington LLC	\$1,000.00	
Group 5 Development LLC	\$0.00	
Rainmaker Capital of Fair Lawn LLC	\$1,800.00	
Rainmaker Management LLC	\$0.00	
Michael Nardella	\$8,800.00	
<b>Other Taxes</b>		
<b>Other Ordinary Disbursements</b>		
Auto Ins-Parents	\$276.15	
AARP - Parents	\$544.50	
American Express	\$8,670.21	
Jerry Nardella	\$400.00	
Rainmaker Capital of Wallington LLC	\$17,175.00	
<b>Other Reorganization Expenses</b>		

FORM MOR-1 (INDV) (CON'T)  
(9/99)

40 South Mountain Avenue

10/11/2018 11:52 AM

Register: Valley National Bank DIP

From 09/01/2018 through 09/30/2018

Sorted by: Date, Type, Number/Ref

Date	Number	Payee	Account	Memo	Payment	C	Deposit	Balance
09/04/2018		Rainmaker Capital of...	Wallington Account	To RMC Walli...	17,000.00	X		1,986.58
09/04/2018		Nationwide Life Insu...	Life Insurance	September2018	1,475.00	X		511.58
09/04/2018		AETNA H & L INS...	Medical/Dental Expense	Sept2018-new ...	225.66	X		285.92
09/05/2018		Rainmaker Capital of...	Wallington Account	From RMC Wa...		X	1,000.00	1,285.92
09/06/2018		United Health Care	Anthony Nardella	AJN	544.50	X		741.42
09/07/2018	204	Cash Sale	BUSINESS:Entertainm...	Business Vikes...	400.00	X		341.42
09/10/2018		Michael A Nardella	Michael A. Nardella	Reimbursement			100.00	441.42
09/13/2018		Rainmaker Capital of...	RMC of Fair Lawn LLC	LoanFromRM...			1,800.00	2,241.42
09/13/2018	205	Silver Star Motors	BUSINESS:Travel	Mercedes Trav...	310.00			1,931.42
09/13/2018	206	Cash Sale	BUSINESS:Travel	Trip to Philly-S...	450.00			1,481.42
09/16/2018		Penn National Insura...	Mary T Nardella	AJN Auto Ins	271.20			1,210.22
09/16/2018		Penn National Insura...	Mary T Nardella	AJN Auto Ins fee	4.95			1,205.27
09/17/2018	207	Pennella's Landscape...	Landscaping	Aug#202373	479.81			725.46
09/18/2018		Michael A Nardella	Michael A. Nardella	Michael			8,700.00	9,425.46
09/18/2018		Valley National Bank	Bank Fcc	Wire Fee	15.00			9,410.46
09/18/2018		American Express	Jerry A Nardella	R4750	8,670.21			740.25
09/19/2018		Social Security JAN	Social Security Admini...	September 2018			1,104.00	1,844.25
09/20/2018		Rainmaker Capital of...	Wallington Account	To Wallington...	175.00			1,669.25
09/20/2018	208	Cash Sale	Jerry A Nardella	Cash to Jerry	400.00			1,269.25
09/27/2018		John Hancock Insura...	Life Insurance	September 2018	1,253.83			15.42

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10/11/18

40 South Mountain Avenue  
**Reconciliation Summary**

Valley National Bank DIP, Period Ending 10/10/2018

	Oct 10, 18
Beginning Balance	341.42
Cleared Transactions	
Checks and Payments - 21 items	-21,542.20
Deposits and Credits - 5 items	21,704.00
Total Cleared Transactions	161.80
Cleared Balance	503.22
Uncleared Transactions	
Checks and Payments - 1 item	-350.00
Total Uncleared Transactions	-350.00
Register Balance as of 10/10/2018	153.22
New Transactions	
Checks and Payments - 1 item	-150.00
Total New Transactions	-150.00
Ending Balance	3.22



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10/11/18

40 South Mountain Avenue

Reconciliation Detail

Valley National Bank DIP, Period Ending 10/10/2018

Type	Date	Num	Name	Clr	Amount	Balance
<b>Beginning Balance</b>						341.42
<b>Cleared Transactions</b>						
<b>Checks and Payments - 21 Items</b>						
Check	09/13/2018	206	Cash Sale	X	-450.00	-450.00
Check	09/13/2018	205	Silver Star Motors	X	-310.00	-760.00
Check	09/16/2018		Penn National Insur...	X	-271.20	-1,031.20
Check	09/16/2018		Penn National Insur...	X	-4.95	-1,036.15
Check	09/17/2018	207	Pennella's Landscap...	X	-479.81	-1,515.96
Check	09/18/2018		American Express	X	-8,670.21	-10,186.17
Check	09/18/2018		Valley National Bank	X	-15.00	-10,201.17
Check	09/20/2018	208	Cash Sale	X	-400.00	-10,601.17
Check	09/20/2018		Rainmaker Capital o...	X	-175.00	-10,776.17
Check	09/27/2018		John Hancock Insur...	X	-1,253.83	-12,030.00
Check	10/02/2018	211	Jerilyn Nardella	X	-710.14	-12,740.14
Check	10/02/2018		Rainmaker Manage...	X	-700.00	-13,440.14
<del>Check</del>	<del>10/02/2018</del>	<del>212</del>	<del>Jerilyn Nardella</del>	<del>X</del>	<del>-446.86</del>	<del>-13,887.10</del>
Check	10/02/2018	209	Cash Sale	X	-400.00	-14,287.10
Check	10/02/2018	210	Genesis Car Care	X	-159.94	-14,447.04
Check	10/03/2018		Nationwide Life Insu...	X	-1,475.00	-15,922.04
Check	10/03/2018		United Health Care	X	-544.50	-16,466.54
Check	10/03/2018		AETNA H & L INSU...	X	-225.66	-16,692.20
Check	10/04/2018		Rainmaker Capital o...	X	-4,300.00	-20,992.20
Check	10/05/2018	214	Cash Sale	X	-350.00	-21,342.20
Check	10/05/2018	215	Rainmaker Capital o...	X	-200.00	-21,542.20
<b>Total Checks and Payments</b>					-21,542.20	-21,542.20
<b>Deposits and Credits - 5 Items</b>						
Deposit	09/10/2018		Michael A Nardella	X	100.00	100.00
Deposit	09/13/2018		Rainmaker Capital o...	X	1,800.00	1,900.00
Deposit	09/18/2018		Michael A Nardella	X	8,700.00	10,600.00
Deposit	09/19/2018		Social Security JAN	X	1,104.00	11,704.00
Deposit	10/02/2018		Group 5 Developme...	X	10,000.00	21,704.00
<b>Total Deposits and Credits</b>					21,704.00	21,704.00
<b>Total Cleared Transactions</b>					161.80	161.80
<b>Cleared Balance</b>					161.80	503.22
<b>Uncleared Transactions</b>						
<b>Checks and Payments - 1 Item</b>						
Check	10/04/2018	213	John Kelly		-350.00	-350.00
<b>Total Checks and Payments</b>					-350.00	-350.00
<b>Total Uncleared Transactions</b>					-350.00	-350.00
<b>Register Balance as of 10/10/2018</b>					-188.20	153.22
<b>New Transactions</b>						
<b>Checks and Payments - 1 Item</b>						
Check	10/11/2018		Rainmaker Capital o...		-150.00	-150.00
<b>Total Checks and Payments</b>					-150.00	-150.00
<b>Total New Transactions</b>					-150.00	-150.00
<b>Ending Balance</b>					-338.20	3.22



JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Page: 1  
Chks Paid: 10  
Statement Date: 10/10/18  
Account Number:

REDACTED

\*\*\*\*\* VNB Milestone Checking  
Non-Check Transactions

REDACTED

\*\*\*\*\*

Date	Description	Amount
09/11	Deposit	100.00
09/13	TRANSFER	1,800.00
09/17	BILLMATRIX BILLPAYFEE	4.95-
09/17	PENN NATIONAL CO BILL PAY	271.20-
09/18	OMAD:20180918B1B7SMIF00025509181 ORIG PARTY NAME:MICHAEL NARDELLA REF FOR BEN:	8,700.00
09/18	Wire Transaction Fee	15.00-
09/19	SSA TREAS 310 XXSOC SEC	1,104.00
09/19	AMEX EPAYMENT ACH PMT	8,670.21-
09/20	TRANSFER TO CK XXXXXXXX9308	175.00-
09/27	JHUSA PAYMENTS	1,253.83-
10/02	TRANSFER FRM CK XXXXXXXX9332	10,000.00
10/02	TRANSFER TO CK XXXXXXXX9340	700.00-
10/03	NATIONWIDE LIFE PFX LAN PM	1,475.00-
10/03	AETNA H & L INS PYMT	225.66-
10/03	UnitedHealthcare PREMIUM	544.50-
10/04	TRANSFER TO CK XXXXXXXX9308	4,300.00-

Checks in Order

Date	Number	Amount	Date	Number	Amount
09/20	28	400.00	10/10	210	159.94
*			10/04	211	710.14
09/17	205	310.00	10/04	212	446.96
09/13	206	450.00	*		
09/25	207	479.81	10/05	214	350.00
*			10/05	215	200.00
10/02	209	400.00			

(\*) Check Number Missing or Check Converted to Electronic Transaction and Listed Under Non-Check Transactions



JERRY A NARDELLA  
40 S MOUNTAIN AVE  
MONTCLAIR NJ 07042-1715

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Statement Date: 10/10/18  
Account Number:

REDACTED

\*\*\*\*\* VNB Milestone Checking  
Daily Balance Summary

REDACTED

Date	Balance	Date	Balance	Date	Balance
09/10	341.42	09/19	2,324.06	10/03	6,670.26
09/11	441.42	09/20	1,749.06	10/04	1,213.16
09/13	1,791.42	09/25	1,269.25	10/05	663.16
09/17	1,205.27	09/27	15.42	10/10	503.22
09/18	9,890.27	10/02	8,915.42		

Account Summary

Previous Statement Date: 09/10/18

Beginning	Deposits	Interest	Paid -	Withdrawals -	Service Charge	Ending Balance
341.42	21,704.00	.00		21,542.20	.00	503.22

Statement from 09/11/18 Thru 10/10/18  
YTD Interest Paid .00